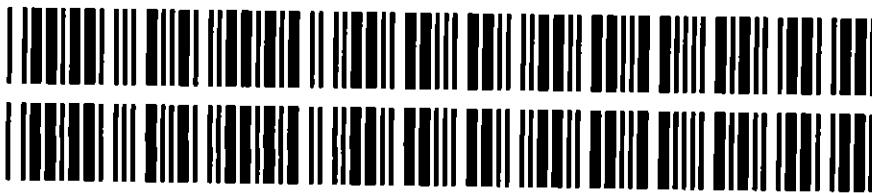
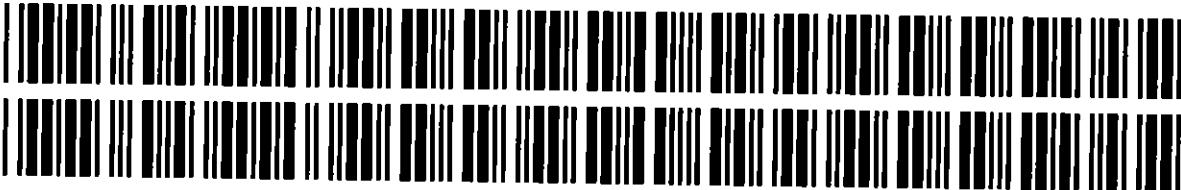


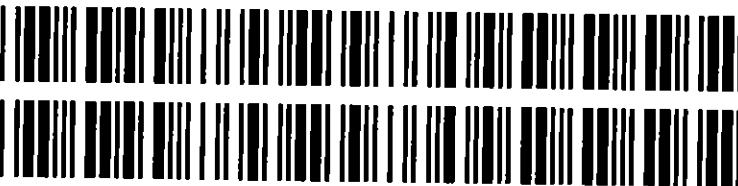
CV-S-00-0647



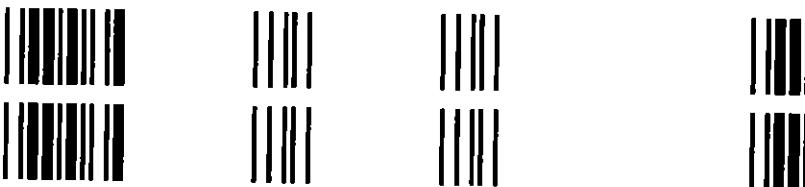
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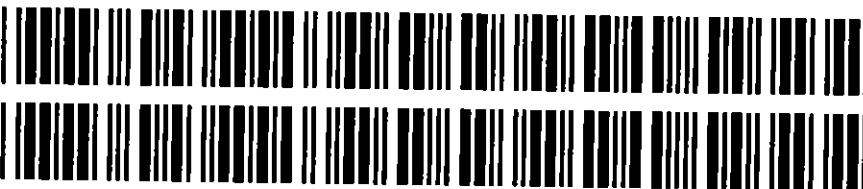
05/18/2000



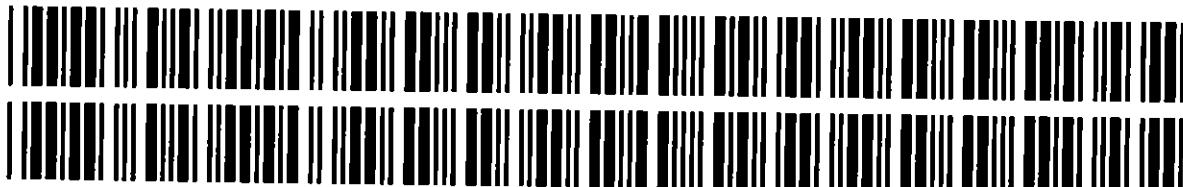
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CV-S-00-0647



CV-S-00-0647-0001



05/18/2000



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7 Attorney for Plaintiff

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5 UNITED STATES DISTRICT COURT
6 DISTRICT OF NEVADA

7 JERROD F. LOGUE,)
8 Plaintiff,) CV-S-00-0647-JBR-JRL.
9 vs.)
10 FLEET CREDIT CARD SERVICES,)
11 L.P., a foreign entity,)
12 Defendant.) SIX PERSON JURY DEMANDED

13 COMPLAINT

14 1. The jurisdiction of this Court is conferred by 15 U.S.C.
15 § 1681p. Venue lies in the Southern Division of the Judicial
16 District of Nevada as Plaintiff's claims arose from acts of the
17 Defendant perpetrated therein.

18 PRELIMINARY STATEMENT

19 2. The Plaintiff brings this action for damages based upon
20 Defendant's violations of the Fair Credit Reporting Act, 15 U.S.C.
21 Section 1681 et seq. (hereinafter referred as the "FCRA").
22 Plaintiff seeks actual damages, punitive damages, costs and
23 attorney's fees.

24 3. Plaintiff is a natural person and is a resident and a
25 citizen of the State of Nevada and of the United States. Plaintiff
26 is a "consumer" as defined by § 1681a(c) of the FCRA.

LAW OFFICES
MITCHELL D. GLINER
3017 W Charleston Blvd
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4. The Defendant, Fleet Credit Card Services, L.P.,
(hereinafter referred to as "User") is a foreign entity.

CAUSE OF ACTION

Statement of Facts

5. On or about April 13, 2000, Plaintiff received a credit report from Experian Information Solutions, Inc. (Exhibit 1). Exhibit 1 reflects that User repeatedly accessed Plaintiff's credit profile during 1998. Exhibit 1 reflects that during the first two weeks of June, 1998, User accessed Plaintiff's credit profile 10 times.

6. The referenced inquiry has become a permanent component of the Plaintiff's credit profile and is reported to those who ask to review the credit history of the Plaintiff.

7. Upon best information and belief, User agreed and represented in its agreements with the various credit reporting agencies that User would request and use consumer reports which were obtained from said agencies only for purposes which are lawful under the FCRA as defined under § 1681b.

8. User was required pursuant to FCRA §§ 1681b(f), 1681n and 1681o to refrain from obtaining consumer reports from credit reporting agencies under false pretenses.

9. At no time material hereto did Plaintiff ever have a relationship of any kind with User as defined under FCRA § 1681b(a)(3)(A)-(F).

10. User has never ever been ordered by a court of competent jurisdiction to issue a consumer report pursuant to FCRA

1 § 1681b(a)(1). Plaintiff has never knowingly given written
2 instructions to User to obtain and/or release to a third party a
3 consumer report of which Plaintiff was the subject pursuant to FCRA
4 § 1681b(a)(2).

5 11. User had an affirmative duty to follow reasonable
6 procedures, including those that would prevent the impermissible
7 accessing of consumer reports.

8 12. Reasonable procedures for users include restricting the
9 ability of its agents to obtain consumer reports on consumers for
10 any impermissible purpose.

11 13. Upon best information and belief, User's illegal and
12 surreptitious acquisition of Plaintiff's credit reports derived
13 from an interest and priority well beyond the scope of the FCRA.

14. User has, upon best information and belief, compromised
its relationship with the various credit reporting agencies in
falsifying the basis upon which Plaintiff's report was obtained.

17 15. User has compromised Plaintiff's access to credit in
18 imparting to past, present and future credit grantors that
19 Plaintiff has applied for credit in tandem with a relationship with
20 User.

Statement of Claim

16. Defendant/User willfully and/or negligently violated
the provisions of the FCRA in the following respects:

25 a. User has falsely, purposely, surreptitiously and
26 maliciously obtained the Plaintiff's credit reports
27 in violation of FCRA § 1681b(f)

b. User has falsely, purposely, surreptitiously and maliciously obtained the Plaintiff's credit reports in violation of FCRA § 1681n.

c. User has obtained the Plaintiff's credit reports in violation of FCRA § 1681o.

PRAYER FOR RELIEF

THEREFORE, Plaintiff prays that the court grant:

a) actual damages in the amount of \$50,000 as to Plaintiff's Cause of Action.

b) punitive damages in the amount of \$200,000 as to Plaintiff's Cause of Action.

c) attorney's fees; and

e) costs.

~~Respectfully submitted,~~

Mitchell D. Gliner, Esq.
Nevada Bar #003419
3017 West Charleston Boulevard
Suite 95
Las Vegas, NV 89102
Attorney for Plaintiff

EXHIBITS

experian

Prepared for
JERROD FLOGUE
Report number
0439673814

Report date
April 13,2000

Questions?
Call 800 583-4080

Page 5 of 10

Others who have requested your credit history.

Listed below are all those who have received information from us in the recent past about your credit history.

Requests initiated by you

You took actions, such as completing a credit application, that allowed the following sources to review your information. Please note that the following information is part of your credit history and is included in our reports to others.

Source

	Date	Comments
CERTIFIED AUTO RETAILERS	3-5-2000	Unspecified purpose. This inquiry is scheduled to continue on record until 4-2002.
MONTGOMERY WARD/MBGGA	8-28-1998	Unspecified purpose. This inquiry is scheduled to continue on record until 9-2000.
JFS INC	8-27-1998	Unspecified purpose. This inquiry is scheduled to continue on record until 9-2000.
FLEET CC	6-15-1998	Unspecified purpose. This inquiry is scheduled to continue on record until 7-2000.
FLEET CC	6-12-1998	Unspecified purpose. This inquiry is scheduled to continue on record until 7-2000.
FLEET CC	6-11-1998	Unspecified purpose. This inquiry is scheduled to continue on record until 7-2000.
FLEET CC	5-29-1998	Unspecified purpose. This inquiry is scheduled to continue on record until 6-2000.

FLEET CC	6-10-1998	Unspecified purpose. This inquiry is scheduled to continue on record until 7-2000.
FLEET CC	6-8-1998	Unspecified purpose. This inquiry is scheduled to continue on record until 7-2000.
FLEET CC	6-5-1998	Unspecified purpose. This inquiry is scheduled to continue on record until 7-2000.
FLEET CC	6-4-1998	Unspecified purpose. This inquiry is scheduled to continue on record until 7-2000.
FLEET CC	6-3-1998	Unspecified purpose. This inquiry is scheduled to continue on record until 7-2000.
FLEET CC	6-2-1998	Unspecified purpose. This inquiry is scheduled to continue on record until 7-2000.
FLEET CC	6-1-1998	Unspecified purpose. This inquiry is scheduled to continue on record until 7-2000.

EXHIBIT 1

experian

Prepared for
JERRRD F LOGUE
Report number
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Report date

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FLEET CC	5-22-1998	Unspecified purpose. This inquiry is scheduled to continue on record until 6-2000.	PETE FINDLAY OLDSMOBILE	4-4-1998	Unspecified purpose. This inquiry is scheduled to continue on record until 5-2000.
AVCO FINANCIAL SERVICES	4-13-1998	Unspecified purpose. This inquiry is scheduled to continue on record until 5-2000.	315 AUTO MALL DR		
1785 E SAHARA AVE STE 38 LAS VEGAS NV 89104			HENDERSON NV 89014		
FLEET CC	4-12-1998	Unspecified purpose. This inquiry is scheduled to continue on record until 5-2000.	AUTO ONE ACCEPTANCE CORP	4-8-1998	Unspecified purpose. This inquiry is scheduled to continue on record until 5-2000.
(30) NO WAKEFIELD DR NEWARK DE 19702			3501 JAMBOREE RD STE 450 NEWPORT BEACH CA 92660		
COURTESY OF HENDERSON	4-8-1998	Unspecified purpose of \$3,700 with 36 Months repayment terms. This inquiry is scheduled to continue on record until 5-2000.	260 N GIBSON RD		
260 N GIBSON RD HENDERSON NV 89014			KEY BANK USA NA	4-8-1998	Unspecified purpose. This inquiry is scheduled to continue on record until 5-2000.
			33400 8TH AVE S FEDERAL WAY WA 98003		
WFS FINANCIAL/DEALER CTR	4-5-1998	Unspecified purpose. This inquiry is scheduled to continue on record until 5-2000.	23 PASTEUR		
6655 W SAHARA AVE STE E1 LAS VEGAS NV 89146			IRVINE CA 92618		
ONYX ACCEPTANCE CORP	4-4-1998	Unspecified purpose. This inquiry is scheduled to continue on record until 5-2000.	6655 W SAHARA AVE STE E1		
LAS VEGAS NV 89146					